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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re original application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,730  
Filing Date : March 31, 2004  
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY  
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A  
PAYMENT BANK HOST APPLICATION HAS A FILTER  
PROCESS MODULE FOR PROCESSING PAYMENTS  
INSTRUCTIONS, AND WHEREIN A PAYMENT BANK  
HOST APPLICATION APPLIES PAYMENTS RISK DATA...  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**TRANSMITTAL LETTER ACCOMPANYING PAYMENT OF ISSUE FEE**

Sir:

Please find enclosed herewith the following documents for filing in the above-referenced Application:

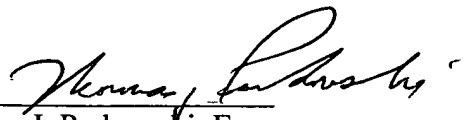
- Completed Issue Fee Transmittal (Part B); and
- Thomas J. Perkowski, Esq., P.C. Check No. 7700 in the amount of \$1050.00; and
- Return Receipt Postcard.

Applicants would like it noted that the Title to Invention has been amended to read "METHOD OF REDUCING PAYMENTS RISK, LIQUIDITY RISK, AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS". Applicants have updated the Part B – Issue Fee Transmittal to reflect the new Title.

The Commissioner is hereby authorized to charge any fee deficiencies to Deposit Account No. 16-1340.

Respectfully submitted,

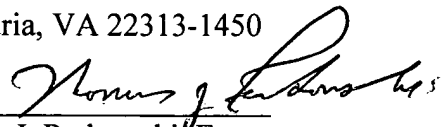
Dated: September 22, 2008

  
Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Attorney for Applicant  
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CERTIFICATE OF FIRST CLASS MAIL  
UNDER 37 CFR 1.8

I hereby certify that this correspondence  
is being deposited with the United States Postal Service  
on September 22, 2008 as First Class Mail  
in prepaid postage envelope  
addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

  
Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Dated: September 22, 2008